



Docket No.: J2167.0230

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:  
Alexandra Keene

Application No.: 09/809,494

Group Art Unit: 3624

Filed: March 15, 2001

Examiner: R. C. Weisberger

For: SYSTEM AND METHOD FOR CHECK  
EXCEPTION ITEM NOTIFICATION

INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

For the Examiner's convenience, the references cited are included in PDF format on the enclosed CD Rom. The attached SB-08 form lists the file name for each document on the CD Rom. Further, each of the documents on the disk has been OCR'd so that the files are text-searchable. If the Examiner has any questions, he is welcome to contact the undersigned at the number below.

10/01/2004 JADD01 00000007 09809494

01 FC:1806

180.00 DP

**Timing of Filing of the Information Disclosure Statement:**

- ☐ This IDS is being filed before the First Office Action<sup>1</sup>.
- ☒ This IDS is being filed after the issuance of the First Office Action but before the issuance of a Final Office Action<sup>2</sup>.
- ☐ This IDS is being filed after the issuance of a Final Office Action but before the payment of the Final Fee<sup>3</sup>.

**Certifications:**

If checked, the undersigned makes the following statement(s):

- ☐ Statement under 37 CFR § 1.97(e):

Each item of information contained in this information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement; or

No item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making reasonable inquiry, no item

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<sup>1</sup> The IDS should, where possible, include a certification under 37 C.F.R. §1.97(e).

<sup>2</sup> The IDS *must* include *either* a certification under 37 C.F.R. §1.97(e) *or* the fee set forth in 37 C.F.R. §1.17(p).

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of information contained in this information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

☐ Statement Under 37 C.F.R. § 1.704(d):

Each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart application less than thirty days prior to the filing of this information disclosure statement.

**Fee Required by 37 C.F.R. § 1.97(c)(2) or 1.97(d)(2):**

☒ If checked, the fee of \$180.00 set forth in 37 C.F.R. §1.17(p) is attached.

**Copies of Information:**

In accordance with 37 C.F.R. §1.98(a), the following are enclosed:

☒ An electronic text-searchable copy<sup>4</sup> of each document in PDF format (or relevant portion thereof) cited in the attached PTO/SB/08 on CD Rom.

☐ With respect to any information which is not in English, a concise explanation of the relevance, as it is presently understood by the individual designated in § 1.56(c) most knowledgeable about the content of the information, is attached. This concise explanation is provided by way of:

☐ A translation of the relevant portions of the non-English language information<sup>5</sup>;

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<sup>4</sup> A legible copy of the document is not required if (1) the information was previously cited by, or submitted to, the Office and considered by the Office in a prior U.S. application to which this application claims priority, provided that the prior application is properly identified in this IDS, and (2) the IDS submitted in the earlier application complies with 37 C.F.R. § 1.98(a) – (c). This exception does not apply to information cited in an International Application.

☐ A statement explaining the relevant portions of the non-English language information;

☐ A copy [and, where not in the English language, a translation] of at least the relevant portion(s)<sup>6</sup> of the communication from a foreign patent office in a counterpart foreign application in which the information was cited; or

☐ This information is contained in the specification of the present application.

☐ In accordance with 37 C.F.R. 1.98(d), copies of the cited documents are not enclosed as they were provided in application Serial No. \_\_\_\_\_, filed \_\_\_\_\_, which the present application relies upon for an earlier effective filing date under 35 U.S.C. 120.

**Materiality:**

Whether or not the information and references disclosed in this Information Disclosure Statement is “material” pursuant to 37 CFR 1.56, this submission is not intended to constitute an admission that any patent, publication or other information referred to therein is “prior art” for this invention unless specifically designated as such.

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<sup>5</sup> 37 C.F.R. §1.98(a)(3)(ii) *requires* that an English language translation be provided when a translation of the document, or portion thereof, “is within the possession, custody or control of, or is readily available to any individual designated in 37 C.F.R. § 1.56(c).”

<sup>6</sup> The relevant portion is that portion which indicates the degree of relevance found by the foreign patent office. This may be an explanation of which portion of the of the reference is particularly relevant, to which claims it applies, or merely an “X”, “Y”, or “A” indication on a search report. MPEP §609 III A(3).

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

In the event the actual fee is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

Dated: September 29, 2004

Respectfully submitted,

By 

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Registration No.: 42,336

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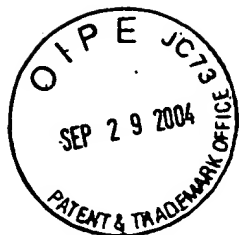


PTO/SB/08a/b (08-03)  
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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Complete if Known</b>		
			Application Number	09/809,494 – Conf No. 5659	
			Filing Date	March 15, 2001	
			First Named Inventor	Alexandra Keene	
			Art Unit	3624	
			Examiner Name	R.C. Weisberger	
Sheet	1	of	15	Attorney Docket Number	J2167.0230

DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Filename on Disc
	AA	US 5,504,822	04/02/1996	Arthur W. Holt	00000915.pdf
	AB	US 5,168,444 (Bates: JPMC 000031 - JPMC 000093)	12/01/1992	Peter M. Cukor, et al.	JPMC000031.pdf
	AC	US 5,870,725 (Bates: JPMC 000233 - JPMC 000301)	02/09/1999	David T. Bellinger, et al.	JPMC000233.pdf
	AD	US 5,930,778 (Bates: JPMC 000302 - JPMC 000313)	07/27/1999	Terry L. Geer	JPMC000302.pdf
	AE	US 6,301,379 B1 (Bates: JPMC 001246 - JPMC 001323)	10/09/2001	Mitchell D. Thompson, et al.	JPMC001246.pdf
	AF	US 5,689,579 (Bates: JPMC 001324 - JPMC 001393)	11/18/1997	Stanley M. Josephson	JPMC001324.pdf
	AG	US 5,532,464 (Bates: JPMC 001394 - JPMC 001417)	07/02/1996	Stanley M. Josephson, et al.	JPMC001394.pdf
	AH	US 5,237,159 (Bates: JPMC 001425 - JPMC 001445)	08/17/1993	Thomas S. Stephens, et al.	JPMC001425.pdf
	AI	US 4,264,808 (Bates: JPMC 001485 - JPMC 001517)	04/28/1981	Clifford J. Owens, et al.	JPMC001485.pdf
	AJ	US 6,363,164 B1 (Bates: JPMC 020130 - JPMC 020265)	03/26/2002	John E. Jones, et al.	JPMC020130.pdf
	AK	US 2002/0001393 A1 (Bates: JPMC 020266 - JPMC 020411)	01/03/2002	John E. Jones, et al.	JPMC020266.pdf
	AL	US 5,895,455 (Bates: JPMC 153580 - JPMC 153657)	04/20/1999	David T. Bellinger, et al.	JPMC153580.pdf
	AM	US 5,691,524 (Bates: JPMC 153793 - JPMC 153821)	11/25/1997	Stanley M. Josephson	JPMC153793.pdf
	AN	US 5,783,808 (Bates: JPMC 153889 - JPMC 153916)	07/21/1998	Stanley M. Josephson	JPMC153889.pdf
	AO	US 5,265,007	11/23/1993	John L. Bamhard, Jr., et al.	MAC0038761.pdf
	AP	US 5,889,863	03/30/1999	Jay C. Weber	MAC0038883.pdf
	AQ	US 5,978,840	11/02/1999	Trong Nguyen, et al.	MAC0039084.pdf
	AR	US 6,178,409 B1	01/23/2001	Jay C. Weber, et al.	MAC0039200.pdf



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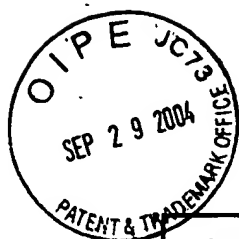
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			Examiner Name	R.C. Weisberger	
Sheet	2	of	15	Attorney Docket Number	J2167.0230

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Filename on Disc	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				
	BA	WO 98/47100 (Bates: JPMC 020547 - JPMC 020788)	10/22/1998	Cummins-Allison Corp.	JPMC020547.pdf	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Filename on Disc		T <sup>2</sup>
	CA	Case Studies in Check Image Archive Applications at Large US Banks: Making the Business Case; David W. Medeiros; Tower Group; 07/01/1998	00000149.pdf		
	CB	NCR's ATM captures images at the point of deposit. (NCR Corp.'s new automated teller machine)(Product Announcement) Financial Services Report; Gale Group; 01/20/1993	00000230.pdf		
	CC	Check Processing Conference Reference Guide; 03/22/1994	00001449.pdf		
	CD	Image Technology In Banking Conference; The Bank Administration Institute Foundation; 10/18/1995	00001477.pdf		
	CE	Various minutes of Interbank Check Image Project meetings of the Financial Services Technology Consortium at Lawrence Livermore National Laboratory on April 25-26, 1994 as well as charts and presentation material; 04/25/1994 (Bates: JPMC 000964 - JPMC 001010)	JPMC000964.pdf		
	CF	Financial Services Technology Consortium Interbank Check Imaging Project Summary Report; Financial Services Technology Consortium (Bates: JPMC 001038 - JPMC 001048)	JPMC001038.pdf		
	CG	Workflow Software in Banking: Update; David W. Medeiros; Tower Group; 04/30/1996 (Bates: JPMC 002690 - JPMC 002701)	JPMC002690.pdf		
	CH	Check Image In Proof of Deposit: Update; David W. Medeiros; Tower Group; 03/31/1996 (Bates: JPMC 002702 - JPMC 002712)	JPMC002702.pdf		
	CI	Check Image Technology in Corporate Cash Management Applications; David W. Medeiros; Tower Group; 02/29/1996 (Bates: JPMC 002713 - JPMC 002733)	JPMC002713.pdf		
	CJ	Electronic Check Presentment; David W. Medeiros; Tower Group; 11/30/1994 (Bates: JPMC 002734 - JPMC 002751)	JPMC002734.pdf		
	CK	Check Imaging in Proof of Deposit Operations; David W. Medeiros; Tower Group; 07/30/1993 (Bates: JPMC 002761 - JPMC 002773)	JPMC002761.pdf		
	CL	Check Fraud Prevention Technologies; David W. Medeiros; Tower Group; 04/30/1996	JPMC002788.pdf		



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			Examiner Name	R.C. Weisberger	
Sheet	3	of	15	Attorney Docket Number	J2167.0230

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		(Bates: JPMC 002788 - JPMC 002803)			
	CM	Statements with Check Images: Update; David W. Medeiros; Tower Group; 03/31/1996 (Bates: JPMC 002804 - JPMC 002813)	JPMC002804.pdf		
	CN	Case Studies in Check Imaging Technology for Corporate Cash Management Applications; David W. Medeiros; Tower Group; 03/31/1996 (Bates: JPMC 002814 - JPMC 002827)	JPMC002814.pdf		
	CO	Lockbox Check Processing: Wholesale, Retail, Imaging, and Workflow Technology; David W. Medeiros; Tower Group; 03/31/1995 (Bates: JPMC 002835 - JPMC 002847)	JPMC002835.pdf		
	CP	IBM's High Performance Transaction System (HPTS): A Status Report at the Five-Year Point; David W. Medeiros; Tower Group; 03/31/1995 (Bates: JPMC 002848 - JPMC 002859)	JPMC002848.pdf		
	CQ	Small-Scale Check Imaging Systems; David W. Medeiros; Tower Group; 02/28/1995 (Bates: JPMC 002860 - JPMC 002873)	JPMC002860.pdf		
	CR	Workflow Software in Banking; David W. Medeiros; Tower Group; 01/26/1994 (Bates: JPMC 002881 - JPMC 002895)	JPMC002881.pdf		
	CS	The Road to Imaging for Community Banks; D. Trent Fleming; ABA Banking Journal; 12/01/1993 (Bates: JPMC 008484 - JPMC 008488)	JPMC008484.pdf		
	CT	Banks Turn Imaging into Speedy New Delivery Products; Denise A. Arnette; Corporate Cashflow; Vol. 15(1); 01/01/1994 (Bates: JPMC 008542 - JPMC 008544)	JPMC008542.pdf		
	CU	Add Value by Reinventing Accounts Receivable Processing; Corporate Cashflow; Vol. 15(2); 02/01/1994 (Bates: JPMC 008588 - JPMC 008591)	JPMC008588.pdf		
	CV	Banking's Role in Tomorrow's Payments System Volume II Payments System Overview; Furash & Company; 06/01/1994 (Bates: JPMC 009399 - JPMC 009424)	JPMC009399.pdf		
	CW	AT&T SIIPS Proof-of-Deposit Operations Guide D1-4619-A Issue 1; AT&T; 03/01/1995 (Bates: JPMC 013290 - JPMC 013628)	JPMC013290.pdf		
	CX	AT&T SIIPS Proof-of-Deposit General Information; AT&T (Bates: JPMC 013629 - JPMC 013811)	JPMC013629.pdf		
	CY	AT&T SIIPS Proof-of-Deposit Systems Administration Guide; AT&T; 01/01/1995 (Bates: JPMC 013812 - JPMC 014253)	JPMC013812.pdf		
	CZ	Few Banks Buying Check-Image Systems; Karen Gullo; American Banker; 04/05/1994 (Bates: JPMC 150610 - JPMC 150618)	JPMC150610.pdf		
	DA	Development of an Image-Enhanced Truncation Check Processing System – Request for Proposals; 03/20/1992 (Bates: JPMC 150845 - JPMC 150909)	JPMC150845.pdf		
	DB	Development of an Image-Enhanced Truncation Check Processing System – Request and Proposals; 02/01/1992	JPMC150910.pdf		





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			Art Unit	3624	
			Examiner Name	R.C. Weisberger	
Sheet	4	of	15	Attorney Docket Number	J2167.0230

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Filename on Disc	T <sup>2</sup>
		(Bates: JPMC 150910 - JPMC 150987)		
	DC	IBM Study Finds Potential Savings of 12% from Internal Check Nonreturn; E. Clark Grimes; American Banker; pg. 14; 05/21/1980 (Bates: JPMC 150995 - JPMC 150999)	JPMC150995.pdf	
	DD	IA Corp. Uses StorageTek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New Client/Server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval; Business Wire, Inc.; 10/07/1996 (Bates: JPMC 151194 - JPMC 151196)	JPMC151194.pdf	
	DE	Image Technology In Banking Conference – Achieving Greater Profitability Through Improved Information Management Reference Guide; 10/18/1995 (Bates: JPMC 151351 - JPMC 151952)	JPMC151351.pdf	
	DF	BAI Check Processing Conference March 22 - 25, 1994- Check Processing Reference Guide; 03/22/1994 (Bates: JPMC 151953 - JPMC 152557)	JPMC151953.pdf	
	DG	Request for Proposal for Check Image Processing and Image Archival and Retrieval Systems for the Federal Reserve; Federal Reserve Bank of Boston; 04/21/1994 (Bates: JPMC 152558 - JPMC 152758)	JPMC152558.pdf	
	DH	Request for Proposal For Check Image and Retrieval Systems for the Federal Reserve Amended May 26 1994; Federal Reserve Bank of Boston; 05/26/1994 (Bates: JPMC 152794 - JPMC 153091)	JPMC152794.pdf	
	DI	FSTC PACES Project Collecting Bank - Non-Image ECP Flow - Flow No. 1; Image Archive Forum; 09/10/1997 (Bates: JPMC 154113 - JPMC 154159)	JPMC154113.pdf	
	DJ	PACES Paperless Automated Check Exchange & Settlement Project Proposal; Financial Services Technology Consortium; 04/03/1998 (Bates: JPMC 154183 - JPMC 154207)	JPMC154183.pdf	
	DK	Remittance Companies Eager To Embrace Uses For New Image Technology; Item Processing Report; Phillips Business Information, Inc.; Vol. 6(14); 07/20/1995 (Bates: JPMC 154838 - JPMC 154847)	JPMC154838.pdf	
	DL	Group Unveils Paperless Check-Clearing System - System Promises One-Third Reduction in Processing Costs; Item Processing Report; Phillips Business Information, Inc.; Vol. 6(25); 12/21/1995 (Bates: JPMC 154895 - JPMC 154902)	JPMC154895.pdf	
	DM	Major Check Industry Changes No Longer a Pipe Dream; Financial Services Report; Phillips Business Information, Inc.; Vol. 9(25); 12/23/1992 (Bates: JPMC 155006 - JPMC 155010)	JPMC155006.pdf	
	DN	Electronic Check Presentment: An Introduction; American Bankers Association; 01/01/1995 (Bates: JPMC 244003 - JPMC 244102)	JPMC244003.pdf	
	DO	Image-Based Transaction Processing - The Banking Industry's Challenge for the 1990s and Beyond; Andersen Consulting; American Bankers Association (Bates: JPMC 260340 - JPMC 260397)	JPMC260340.pdf	



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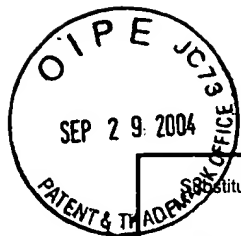
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	DP	MAC ICON Services Unveiled Opening New Era of Electronic Banking; MAC News; 06/14/1990 (Bates: JPMC 260398 - JPMC 260436)	JPMC260398.pdf	
	DQ	Creating the image of automation; Martin Whybrow; Banking Technology; 11/01/1990 (Bates: JPMC 260458 - JPMC 260465)	JPMC260458.pdf	
	DR	Preventing Loss from Check Fraud; Mark Krasinski; The Bank of New York; TMA Journal; 07/01/1996 (Bates: JPMC 261023 - JPMC 261025)	JPMC261023.pdf	
	DS	Integrated Redesign Solutions With Electronic Commerce; Mark Tabor, et al.; TMA Journal; 01/01/1996 (Bates: JPMC 261028 - JPMC 261033)	JPMC261028.pdf	
	DT	Proceedings: Transaction Processing Applications Solutions: The User's Perspective; TAWPI; 07/09/1995 (Bates: JPMC 262135 - JPMC 262914)	JPMC262135.pdf	
	DU	Emails between Bobby Sapp and Trish Shoemaker; Memo from Robert Woods to Tedd Wilson; The BISYS Group; other misc. received from Pat Caldwell.; Bobby Sapp, et al; 06/23/1998 (Bates: JPMC-BCST 00000020 - JPMC-BCST 00000069)	JPMC-BCST00000020.pdf	
	DV	Document Imaging And Workflow Project Section 1 Management Summary/Proposal Overview; Unisys; Comerica (Bates: JPMC-COMER-00000001 - JPMC-COMER-00000010)	JPMC-COMER-00000001.pdf	
	DW	Checkvision Project Kick-off; IA Corp; Comerica Corporation; 07/22/1996 (Bates: JPMC-COMER-00000044 - JPMC-COMER-00000095)	JPMC-COMER-00000044.pdf	
	DX	Image Archive Utility - Stage 2; IA Corp.; Comerica Bank; 09/06/1996 (Bates: JPMC-COMER-00000096 - JPMC-COMER-00000206)	JPMC-COMER-00000096.pdf	
	DY	Requirements Definition Report Prime & Recapture Export IXPS 839 - Phase 1 & and Image Export Processing System Final Draft; Unisys; Comerica; 07/10/1996 (Bates: JPMC-COMER-00000207 - JPMC-COMER-00000231)	JPMC-COMER-00000207.pdf	
	DZ	Document Imaging and Workflow Project Section 4 Benefits Summary; Unisys; Comerica; 02/01/1996 (Bates: JPMC-COMER-00000232 - JPMC-COMER-00000270)	JPMC-COMER-00000232.pdf	
	EA	A Framework For Exchanging Image Returns; FRB/Industry Returns Task Force; 07/01/2001 (Bates: JPMC-ECCHO 000727 - JPMC-ECCHO 000855)	JPMC-ECCHO 000727.pdf	
	EB	Payments Systems Task Force Economic Framework; Image Archive Forum; 01/27/1998 (Bates: JPMC-ECCHO 000871 - JPMC-ECCHO 000904)	JPMC-ECCHO 000871.pdf	
	EC	Payments System Task Force; Image Archive Forum (Bates: JPMC-ECCHO 000905 - JPMC-ECCHO 000956)	JPMC-ECCHO 000905.pdf	
	ED	Methodology & Value; Image Archive Forum; 09/19/1997 (Bates: JPMC-ECCHO 000957 - JPMC-ECCHO 000976)	JPMC-ECCHO 000957.pdf	
	EE	Check Information Age; Image Archive Forum; 05/13/1998 (Bates: JPMC-ECCHO 000977 - JPMC-ECCHO 001001)	JPMC-ECCHO 000977.pdf	
	EF	FSTC PACES Project Document Image Quality White Paper; Mariano Roldan, Jr.; Chase Manhattan Bank; 10/13/1999	JPMC-ECCHO 001165.pdf	



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			Application Number	09/809,494 – Conf No. 5659	
			Filing Date	March 15, 2001	
			First Named Inventor	Alexandra Keene	
			Art Unit	3624	
			Examiner Name	R.C. Weisberger	
Sheet	6	of	15	Attorney Docket Number	J2167.0230

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Filename on Disc	T <sup>2</sup>
		(Bates: JPMC-ECCHO 001165 - JPMC-ECCHO 001198)		
EG		FSTC PACES New Reports (Op # 24) (Bates: JPMC-ECCHO 001227 - JPMC-ECCHO 001238)	JPMC-ECCHO 001227.pdf	
EH		Appendix E: Definition of Image Analysis Flags (Bates: JPMC-ECCHO 001305 - JPMC-ECCHO 001312)	JPMC-ECCHO 001305.pdf	
EI		FSTC PACES Image Presentment Exceptions Issue # 36; Phyllis Meyerson; 12/08/1998 (Bates: JPMC-ECCHO 001598 - JPMC-ECCHO 001648)	JPMC-ECCHO 001598.pdf	
EJ		FSTC PACES Image Presentment Exceptions Issue # 36 (Updated); Phyllis Meyerson; 02/24/1999 (Bates: JPMC-ECCHO 001649 - JPMC-ECCHO 001696)	JPMC-ECCHO 001649.pdf	
EK		PACES Reports (reports needed to support the PACES process) (Bates: JPMC-ECCHO 001826 - JPMC-ECCHO 001844)	JPMC-ECCHO 001826.pdf	
EL		FSTC PACES Project Operations Task #34 Missing Check Images; Antonio C. Silva; Comerica Bank; 12/22/1998 (Bates: JPMC-ECCHO 001974 - JPMC-ECCHO 001976)	JPMC-ECCHO 001974.pdf	
EM		FSTC PACES Project Document Operational Contingencies (Ops #37); Bob Howe, et al.; BancTec/Chase Manhattan Bank; 10/29/1999 (Bates: JPMC-ECCHO 001985 - JPMC-ECCHO 001986)	JPMC-ECCHO 001985.pdf	
EN		PACES Business' Requirements; PACES Standards Team; 07/29/1998 (Bates: JPMC-ECCHO 002190 - JPMC-ECCHO 002195)	JPMC-ECCHO 002190.pdf	
EO		PACES Functional Specifications Volume 2 Final Version; Financial Services Technology Consortium; 09/01/2000 (Bates: JPMC-ECCHO 002196 - JPMC-ECCHO 002261)	JPMC-ECCHO 002196.pdf	
EP		Appendix 11: Return Processing - Electronic vs. Paper; Financial Services Technology Consortium; 09/01/2000 (Bates: JPMC-ECCHO 002262 - JPMC-ECCHO 002303)	JPMC-ECCHO 002262.pdf	
EQ		Appendix 12: New Reports; Financial Services Technology Consortium; 09/01/2000 (Bates: JPMC-ECCHO 002386 - JPMC-ECCHO 002479)	JPMC-ECCHO 002386.pdf	
ER		Appendix 20: Operational Contingencies; Financial Services Technology Consortium; 09/01/2000 (Bates: JPMC-ECCHO 002550 - JPMC-ECCHO 002564)	JPMC-ECCHO 002550.pdf	
ES		PACES Functional Specifications Volume 1 Final Version; Financial Services Technology Consortium; 09/01/2000 (Bates: JPMC-ECCHO 002783 - JPMC-ECCHO 003028)	JPMC-ECCHO 002783.pdf	
ET		FSTC PACES Image Presentment Exceptions Issue # 36; Phyllis Meyerson; 12/08/1998 (Bates: JPMC-ECCHO 003644 - JPMC-ECCHO 003694)	JPMC-ECCHO 003644.pdf	
EU		Appendix 1: PACES 'Original' Requirements; 03/22/1999 (Bates: JPMC-ECCHO 004443 - JPMC-ECCHO 004537)	JPMC-ECCHO 004443.pdf	
EV		FSTC PACES Documentation Bad Tapes Draft; Mike Desman, et al.; Federal Reserve Bank; 12/21/1998 (Bates: JPMC-ECCHO 004585 - JPMC-ECCHO 004586)	JPMC-ECCHO 004585.pdf	
EW		FSTC PACES Documentation Bad Tapes Draft; Mike Desman, et al.; Federal Reserve Bank; 01/04/1999 (Bates: JPMC-ECCHO 004588 - JPMC-ECCHO 004589)	JPMC-ECCHO 004588.pdf	



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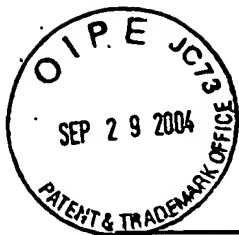
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	EX	PACES Business Justification (Bates: JPMC-ECCHO 004646 - JPMC-ECCHO 004653)	JPMC-ECCHO 004646.pdf	
	EY	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft; 06/22/1999 (Bates: JPMC-ECCHO 005213 - JPMC-ECCHO 005296)	JPMC-ECCHO 005213.pdf	
	EZ	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft; 08/19/1999 (Bates: JPMC-ECCHO 005393 - JPMC-ECCHO 005491)	JPMC-ECCHO 005393.pdf	
	FA	FSTC - PACES Measurement of Pilot Success Collecting Institution Draft; (Bates: JPMC-ECCHO 005948 - JPMC-ECCHO 005950)	JPMC-ECCHO 005948.pdf	
	FB	FSTC PACES Project Document Operational Contingencies (Ops #37); Bob Howe, et al.; BancTec & Chase Manhattan Bank; 10/04/1999 (Bates: JPMC-ECCHO 005955 - JPMC-ECCHO 005957)	JPMC-ECCHO 005955.pdf	
	FC	FSTC PACES Documentation Elimination of Power Encoding (Op#31); Mariano S. Roldan; Chase Manhattan Bank; 08/24/1999 (Bates: JPMC-ECCHO 005966 - JPMC-ECCHO 005967)	JPMC-ECCHO 005966.pdf	
	FD	FSTC PACES Project Paying Bank - Image Flow - Multiple Institutions - (Flow No. 8) (Bates: JPMC-ECCHO 006046 - JPMC-ECCHO 006047)	JPMC-ECCHO 006046.pdf	
	FE	PACES Functional Specifications 6 Functional Specifications; Financial Services Technology Consortium; 03/15/1999 (Bates: JPMC-ECCHO 006207 - JPMC-ECCHO 006221)	JPMC-ECCHO 006207.pdf	
	FF	PACES Functional Specifications 6.3 Business Req. to Functional Req. Matrix; Financial Services Technology Consortium; 01/01/1998 (Bates: JPMC-ECCHO 006222 - JPMC-ECCHO 006231)	JPMC-ECCHO 006222.pdf	
	FG	FSTC Agenda PACES Operations Subcommittee Meeting Boston; Financial Services Technology Consortium (Bates: JPMC-ECCHO 006507 - JPMC-ECCHO 006508)	JPMC-ECCHO 006507.pdf	
	FH	Archive Audit Trail High Level Design (Bates: JPMC-ECCHO 006540 - JPMC-ECCHO 006540)	JPMC-ECCHO 006540.pdf	
	FI	Memorandum Re: Possible Processing Problems for ECP (Bates: JPMC-ECCHO 006541 - JPMC-ECCHO 006541)	JPMC-ECCHO 006541.pdf	
	FJ	A Preliminary Analysis of: On-Us Document Processing in an Image POD, Environment; Chase Manhattan Bank; 12/01/1998 (Bates: JPMC-ECCHO 006557 - JPMC-ECCHO 006570)	JPMC-ECCHO 006557.pdf	
	FK	FSTC PACES Project Operations Document #1 Physical Check Truncation Identifier; John Fricke; Chase Bank of Texas; 02/08/1999 (Bates: JPMC-ECCHO 006618 - JPMC-ECCHO 006624)	JPMC-ECCHO 006618.pdf	
	FL	PACES Ops Team Mtg Agenda for 7/13; John Fricke; 07/10/1998 (Bates: JPMC-ECCHO 006683 - JPMC-ECCHO 006684)	JPMC-ECCHO 006683.pdf	
	FM	PACES Pilot Phases Exit Criteria Draft #1; 06/10/1999 (Bates: JPMC-ECCHO 006940 - JPMC-ECCHO 006941)	JPMC-ECCHO 006940.pdf	
	FN	Technology Discussion Questions and Ancillary Discussion Topics for the Other Subcommittees or Vendors (Bates: JPMC-ECCHO 007052 - JPMC-ECCHO 007054)	JPMC-ECCHO 007052.pdf	
	FO	FSTC PACES Paperless Automated Check Exchange & Settlement Project Proposal; Financial Services Technology Consortium; 02/19/1998	JPMC-ECCHO 007128.pdf	



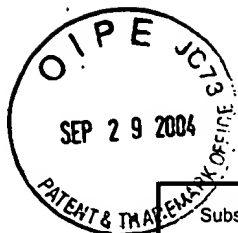
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Sheet	8	of	15	Attorney Docket Number	J2167.0230

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		(Bates: JPMC-ECCHO 007128 - JPMC-ECCHO 007152)			
	FP	PACES Risk Analysis Work Effort - Supporting the PACES Implementation; Christopher Dowdell; BancTec; 04/01/1999 (Bates: JPMC-ECCHO 007264 - JPMC-ECCHO 007278)	JPMC-ECCHO 007264.pdf		
	FQ	PACES Functional Specifications 6 Functional Specifications; Financial Services Technology Consortium; 01/01/1998 (Bates: JPMC-ECCHO 007475 - JPMC-ECCHO 007489)	JPMC-ECCHO 007475.pdf		
	FR	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft; 07/01/1999 (Bates: JPMC-ECCHO 007729 - JPMC-ECCHO 007815)	JPMC-ECCHO 007729.pdf		
	FS	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft (Bates: JPMC-ECCHO 007936 - JPMC-ECCHO 008009)	JPMC-ECCHO 007936.pdf		
	FT	Updated Project Plan and Issues List; PACES Rules and Regulatory Team; 07/13/1998 (Bates: JPMC-ECCHO 008011 - JPMC-ECCHO 008018)	JPMC-ECCHO 008011.pdf		
	FU	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft (Bates: JPMC-ECCHO 008046 - JPMC-ECCHO 008123)	JPMC-ECCHO 008046.pdf		
	FV	FSTC PACES Pilot Definition; Financial Services Technology Consortium; 03/03/1999 (Bates: JPMC-ECCHO 008325 - JPMC-ECCHO 008336)	JPMC-ECCHO 008325.pdf		
	FW	Letter enclosing Revised Check Processing Flows and Narratives for the Collecting and Paying Bank Functions; James Saras; Chase Manhattan Bank; 08/21/1997 (Bates: JPMC-ECCHO 008851 - JPMC-ECCHO 008881)	JPMC-ECCHO008851.pdf		
	FX	Memo enclosing ECCHO vision document, CHAS truncation case, NE Economic Review on ECP and Truncation and article on Cost Savings in Truncation by Lipis; Phyllis Meyerson; 10/17/1997 (Bates: JPMC-ECCHO 009031 - JPMC-ECCHO 009064)	JPMC-ECCHO009031.pdf		
	FY	The Check Payments System: A Historical and Contemporary View; Financial Services Technology Consortium; 12/14/1995 (Bates: JPMC-ECCHO 009092 - JPMC-ECCHO 009116)	JPMC-ECCHO009092.pdf		
	FZ	Economic Framework Charts; Image Archive Forum; 02/04/1998 (Bates: JPMC-ECCHO 009185 - JPMC-ECCHO 009237)	JPMC-ECCHO009185.pdf		
	GA	Letter enclosing Revised Check Processing Flows and Narratives; James Saras; Chase Manhattan Bank; 09/17/1997 (Bates: JPMC-ECCHO 009240 - JPMC-ECCHO 009288)	JPMC-ECCHO009240.pdf		
	GB	Tips for Successful Image Item Processing Discussion Paper; The Check Forum; 08/01/1997 (Bates: JPMC-ECCHO 009289 - JPMC-ECCHO 009306)	JPMC-ECCHO009289.pdf		
	GC	Clearing House Advisory Board Meeting; 10/20/1997 (Bates: JPMC-ECCHO 009375 - JPMC-ECCHO 009430)	JPMC-ECCHO009375.pdf		
	GD	DataTreasury Confidential Private Placement Memorandum; Data Treasury Corp.®DataTreasury Corp.; 08/01/2000 (Bates: JPMC-INCUBE 00000092 - JPMC-INCUBE 00000149)	JPMC-INCUBE00000092.pdf		
	GE	Enterprise-Wide Imaging; Enterprise-Wide Imaging; Issues In Imaging #5;	JPMC-		



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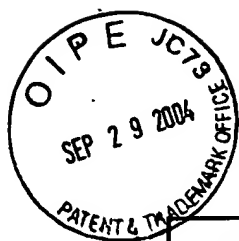
Sheet	9	of	15	Attorney Docket Number	J2167.0230
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### Complete if Known

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Filing Date	March 15, 2001
First Named Inventor	Alexandra Keene
Art Unit	3624
Examiner Name	R.C. Weisberger
Attorney Docket Number	J2167.0230

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		NCR; 01/01/1991 (Bates: JPMC-NCR 000009 - JPMC-NCR 000030)	NCR000009.pdf	
GF		AT&T SLIPS Proof-of-Deposit General Information; AT&T; 06/01/1994 (Bates: JPMC-NCR 000048 - JPMC-NCR 000224)	JPMC-NCR000048.pdf	
GG		Technology Subcommittee Notes; Lottie Tann, et al; 01/21/1998 (Bates: JPMC-PACES 000017 - JPMC-PACES 000022)	JPMC-PACES 000017.pdf	
GH		PACES Functional Specifications Appendix 1: PACES Original Requirements; Financial Services Technology Consortium; 03/22/1999 (Bates: JPMC-PACES 000058 - JPMC-PACES 000152)	JPMC-PACES 000058.pdf	
GI		Point of Archival (Bates: JPMC-PACES 000154 - JPMC-PACES 000170)	JPMC-PACES 000154.pdf	
GJ		FSTC PACES Meeting Minutes; Financial Services Technology Consortium; 05/07/1999 (Bates: JPMC-PACES 000173 - JPMC-PACES 000178)	JPMC-PACES 000173.pdf	
GK		FSTC PACES Meeting Minutes; Financial Services Technology Consortium; 08/16/1999 (Bates: JPMC-PACES 000186 - JPMC-PACES 000191)	JPMC-PACES 000186.pdf	
GL		Development Plan for Components Needed for Future BancTec Products and PACES-specific Products (Bates: JPMC-PACES 000208 - JPMC-PACES 000209)	JPMC-PACES 000208.pdf	
GM		PACES Operations Team Operational Flows Discussion in Boston; John Fricke; Chase Bank of Texas (Bates: JPMC-PACES 000219 - JPMC-PACES 000236)	JPMC-PACES 000219.pdf	
GN		PACES Operational Team Task Assignments Priority Sequence; John Fricke; Chase Bank of Texas (Bates: JPMC-PACES 000237 - JPMC-PACES 000253)	JPMC-PACES 000237.pdf	
GO		PACES Business Justification (Bates: JPMC-PACES 000261 - JPMC-PACES 000268)	JPMC-PACES 000261.pdf	
GP		Proforma letter to bank customers Re: FSTC PACES Project; Chase Manhattan Bank, et al.; 07/19/1999 (Bates: JPMC-PACES 000270 - JPMC-PACES 000271)	JPMC-PACES 000270.pdf	
GQ		FSTC Interbank Check Imaging Project Summary Report; Financial Services Technology Consortium (Bates: JPMC-PACES 000416 - JPMC-PACES 000426)	JPMC-PACES 000416.pdf	
GR		FSTC PACES Project Document ECP & Image File Encryption Draft; Ray Higgins; NCR Corporation; 10/21/1999 (Bates: JPMC-PACES 000474 - JPMC-PACES 000476)	JPMC-PACES 000474.pdf	
GS		FSTC PACES Project Image Exchange Process Flows; 11/03/1997 (Bates: JPMC-PACES 000538 - JPMC-PACES 000549)	JPMC-PACES 000538.pdf	
GT		FW: Update for May 19 Meeting; John Fricke; 5/22/1998 (Bates: JPMC-PACES 000564 - JPMC-PACES 000570)	JPMC-PACES 000564.pdf	
GU		FSTC Check Imaging Project Book Matrix (Bates: JPMC-PACES 000597 - JPMC-PACES 000626)	JPMC-PACES 000597.pdf	
GV		Image File Subgroup Position Paper; Lottie Tann, et al. (Bates: JPMC-PACES 000739 - JPMC-PACES 000739)	JPMC-PACES 000739.pdf	
GW		FSTC PACES Project Document Image Quality White Paper; Mariano Roldan, Jr.; Chase Manhattan Bank; 07/20/1999	JPMC-PACES 000989.pdf	



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		(Bates: JPMC-PACES 000989 – JPMC-PACES 001015)			
	GX	FSTC PACES Legal Counsel Review of Image-Based Rules; Phyllis Meyerson; 08/17/1999 (Bates: JPMC-PACES 001291 - JPMC-PACES 001306)	JPMC-PACES 001291.pdf		
	GY	Meeting Minutes Technology Group 11 Dec 97; Paul Platto; 12/11/1997 (Bates: JPMC-PACES 001316 - JPMC-PACES 001317)	JPMC-PACES 001316.pdf		
	GZ	PACES Business Requirements; PACES Standards Team; 7/29/1998 (Bates: JPMC-PACES 001344 - JPMC-PACES 001348)	JPMC-PACES 001344.pdf		
	HA	PACES Technology Team / Standards Team Meeting Minutes; 07/29/1998 (Bates: JPMC-PACES 001349 - JPMC-PACES 001349)	JPMC-PACES 001349.pdf		
	HB	FSTC PACES Project Guidelines for Back Office Application Impact Analysis; Richard Benz; Check Solutions Company; 08/24/1999 (Bates: JPMC-PACES 001357 - JPMC-PACES 001359)	JPMC-PACES 001357.pdf		
	HC	FSTC PACES Meeting Minutes; Financial Services Technology Consortium; 03/02/1999 (Bates: JPMC-PACES 001361 - JPMC-PACES 001363)	JPMC-PACES 001361.pdf		
	HD	FSTC PACES Project Back Office Application Impact Analysis; Richard Benz; Check Solutions Company; 02/25/1999 (Bates: JPMC-PACES 001381 - JPMC-PACES 001383)	JPMC-PACES 001381.pdf		
	HE	Operations Meeting Minutes; 05/05/1999 (Bates: JPMC-PACES 001384 - JPMC-PACES 001385)	JPMC-PACES 001384.pdf		
	HF	Action Items (Bates: JPMC-PACES 001392 - JPMC-PACES 001393)	JPMC-PACES 001392.pdf		
	HG	FSTC - PACES Steering Committee Meeting Minutes; Financial Services Technology Consortium; 02/12/1998 (Bates: JPMC-PACES 001394 - JPMC-PACES 001396)	JPMC-PACES 001394.pdf		
	HH	FSTC PACES Meeting Minutes; Financial Services Technology Consortium; 06/24/1999 (Bates: JPMC-PACES 001401 - JPMC-PACES 001403)	JPMC-PACES 001401.pdf		
	HI	FSTC PACES Paperless Automated Check Exchange & Settlement Requirements Document; Financial Services Technology Consortium; 04/03/1998 (Bates: JPMC-PACES 001405 - JPMC-PACES 001428)	JPMC-PACES 001405.pdf		
	HJ	PACES Project Back Office Application Impact Analysis; Richard Benz; Check Solutions Company; 08/17/1999 (Bates: JPMC-PACES 001564 - JPMC-PACES 001566)	JPMC-PACES 001564.pdf		
	HK	FSTC PACES Documentation Bad Physical Media Draft; Mike Desman, et al.; Federal Reserve Bank; 05/14/1999 (Bates: JPMC-PACES 001571 - JPMC-PACES 001572)	JPMC-PACES 001571.pdf		
	HL	Operations Team Meeting Minutes; Mariano S. Roldan; 06/30/1999 (Bates: JPMC-PACES 001587 - JPMC-PACES 001587)	JPMC-PACES 001587.pdf		
	HM	FSTC PACES Project Back Office Application Impact Analysis; Richard Benz; Check Solutions Company; 02/25/1999 (Bates: JPMC-PACES 001588 - JPMC-PACES 001590)	JPMC-PACES 001588.pdf		
	HN	FSTC PACES Documentation Elimination of Power Encoding (Op#31); Mariano S. Roldan; Chase Manhattan Bank; 08/31/1999 (Bates: JPMC-PACES 001609 - JPMC-PACES 001610)	JPMC-PACES 001609.pdf		



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	HO	FSTC PACES ECP with Image to Follow Processing Exceptions; Kenny Trice; Fleet Bank; 08/06/1999 (Bates: JPMC-PACES 001611 - JPMC-PACES 001613)	JPMC-PACES 001611.pdf		
	HP	FSTC PACES Project Guidelines for Back Office Application Impact Analysis (Op#42); Richard Benz; Check Solutions Company; 08/24/1999 (Bates: JPMC-PACES 001616 - JPMC-PACES 001618)	JPMC-PACES 001616.pdf		
	HQ	FSTC PACES Project Document New Reports (Op # 24); Betsy Meehan; Chase Manhattan Bank; 12/07/1999 (Bates: JPMC-PACES 001639 - JPMC-PACES 001640)	JPMC-PACES 001639.pdf		
	HR	FSTC PACES Project Operations Document #36 Image Presentment Exceptions; Kenny Trice; Fleet Bank; 02/22/1999 (Bates: JPMC-PACES 001659 - JPMC-PACES 001662)	JPMC-PACES 001659.pdf		
	HS	FSTC PACES ECP Balancing & Controls For Image Exchanges; Kenny Trice; Fleet Bank; 12/14/1998 (Bates: JPMC-PACES 001788 - JPMC-PACES 001790)	JPMC-PACES 001788.pdf		
	HT	FSTC PACES Project Collecting Bank-Image Flow-Multiple Institutions-Unencoded (Flow No. 4) (Bates: JPMC-PACES 001792 - JPMC-PACES 001794)	JPMC-PACES 001792.pdf		
	HU	PACES General Business Requirements 2.3 Business Requirements; Financial Services Technology Consortium, Inc.; 03/17/1999 (Bates: JPMC-PACES 001832 - JPMC-PACES 001837)	JPMC-PACES 001832.pdf		
	HV	PACES - System Requirements; Financial Services Technology Consortium; 01/01/1999 (Bates: JPMC-PACES 001864 - JPMC-PACES 001884)	JPMC-PACES 001864.pdf		
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	HX	PACES Reports (Bates: JPMC-PACES 002152 - JPMC-PACES 002168)	JPMC-PACES 002152.pdf		
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	IC	PACES Operations Team Status Report Issues & Concerns Boston; PACES Operations Team; 06/18/1998 (Bates: JPMC-PACES 002232 - JPMC-PACES 002243)	JPMC-PACES 002232.pdf		
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	IE	FSTC PACES Project Operations Task #9 Image File Format; Lottie Tann;	JPMC-PACES		





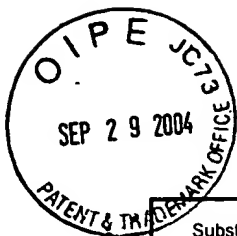
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			Filing Date	March 15, 2001	
			First Named Inventor	Alexandra Keene	
			Art Unit	3624	
			Examiner Name	R.C. Weisberger	
Sheet	12	of	15	Attorney Docket Number	J2167.0230

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		Citigroup; 02/10/1999 (Bates: JPMC-PACES 002312 - JPMC-PACES 002314)	002312.pdf	
	IF	FSTC PACES Project Operations Document #13 ECP Balancing & Controls for Image Exchanges (Balancing & Controls - Out of Balance Conditions); Kenny Trice; Fleet Bank; 01/09/1999 (Bates: JPMC-PACES 002315 - JPMC-PACES 002317)	JPMC-PACES 002315.pdf	
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	IN	Letter From Phyllis Meyerson to PACES Rules and Regulations Team Attaching a Draft of the PACES Rules and Regulations Requirement Document, the Truncation Issues List, and 11/19/97 Status Letter to Mariano Roldan; Meyerson, Phyllis; 11/18/1997 (Bates: JPMC-PACES 002495 - JPMC-PACES 002512)	JPMC-PACES 002495.pdf	
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	IP	Letter from Phyllis Meyerson to PACES Rules and Regulations Team Regarding Status of PACES; Meyerson, Phyllis; 01/09/1998 (Bates: JPMC-PACES 002526 - JPMC-PACES 002530)	JPMC-PACES 002526.pdf	
	IQ	Outline of Decisions made by the PACES Rules and Regulatory Team Regarding Development of Rules for Image-Based ECP Exchanges; PACES Rules and Regulatory Team (Bates: JPMC-PACES 002533 - JPMC-PACES 002556)	JPMC-PACES 002533.pdf	
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Sheet	13	of	15	Application Number	09/809,494 – Conf No. 5659
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Filing Date	March 15, 2001
First Named Inventor	Alexandra Keene
Art Unit	3624
Examiner Name	R.C. Weisberger
Attorney Docket Number	J2167.0230

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IT		FSTC PACES Bank Steering Committee Meeting Minutes; Financial Services Technology Consortium; 03/02/1999 (Bates: JPMC-PACES 002625 - JPMC-PACES 002628)	JPMC-PACES 002625.pdf	
IU		FSTC PACES Technical Architecture; Jeff Harpster, et al; 01/28/1999 (Bates: JPMC-PACES 002641 - JPMC-PACES 002662)	JPMC-PACES 002641.pdf	
IV		ECCHO Operating Rule and Commentary Amendments to Accommodate Truncated Items And Image Presentment (Bates: JPMC-PACES 002666 - JPMC-PACES 002705)	JPMC-PACES 002666.pdf	
IW		FSTC PACES Project Operations Document #1 Physical Check Truncation Identifier; John Fricke; Chase Bank of Texas; 02/09/1999 (Bates: JPMC-PACES 002707 - JPMC-PACES 002713)	JPMC-PACES 002707.pdf	
IX		PACES Business Requirements; Financial Services Technology Consortium; PACES Standards Team; 04/03/1998 (Bates: JPMC-PACES 002718 - JPMC-PACES 002724)	JPMC-PACES 002718.pdf	
IY		FSTC PACES Paperless Automated Check Exchange & Settlement Project Proposal; Financial Services Technology Consortium; 02/19/1998 (Bates: JPMC-PACES 002806 - JPMC-PACES 002830)	JPMC-PACES 002806.pdf	
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JA		RE: More material for August 31 meeting; Robert Ballen; 08/26/1999 (Bates: JPMC-PACES 002875 - JPMC-PACES 002876)	JPMC-PACES 002875.pdf	
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JC		FSTC PACES Strawhorse: Capture System Identification and IQ Suspect Flags for X9.46; R. Stefanuk; NCR Canada Ltd.; 02/24/1999 (Bates: JPMC-PACES 003086 - JPMC-PACES 003093)	JPMC-PACES 003086.pdf	
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JF		FSTC PACES Missing Check Images - Revised; Antonio C. Silva; Comerica Bank; 12/22/1998 (Bates: JPMC-PACES 003187 - JPMC-PACES 003190)	JPMC-PACES 003187.pdf	
JG		PACES 3. Operating Rules; 02/05/1999 (Bates: JPMC-PACES 003192 - JPMC-PACES 003211)	JPMC-PACES 003192.pdf	
JH		FSTC PACES Paperless Automated Check Exchange & Settlement Requirements Document Standards Requirements; Financial Services Technology Consortium; 12/04/1997 (Bates: JPMC-PACES 003213 - JPMC-PACES 003217)	JPMC-PACES 003213.pdf	
JI		Updated Project Plan and Issues List; PACES Rules and Regulatory Team; 07/20/1998 (Bates: JPMC-PACES 003280 - JPMC-PACES 003288)	JPMC-PACES 003280.pdf	



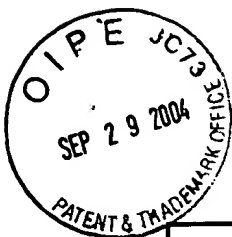
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	JJ	ECCHO Operating Rule And Commentary Amendments To Accommodate Electronic Image Draft; 07/21/1999 (Bates: JPMC-PACES 003299 - JPMC-PACES 003386)	JPMC-PACES 003299.pdf		
	JK	Outline of Decisions made by the PACES Rules and Regulatory Team Regarding Development of Rules for Image-Based ECP Exchanges; PACES Rules and Regulatory Team (Bates: JPMC-PACES 003544 - JPMC-PACES 003558)	JPMC-PACES 003544.pdf		
	JL	ECCHO - Truncation Rules Table of Contents, PACES Rules - Related to ECCHO Truncation Rules, and Comments Chart; 07/20/1998 (Bates: JPMC-PACES 003562 - JPMC-PACES 003565)	JPMC-PACES 003562.pdf		
	JM	ECCHO Operating Rule and Commentary Amendments to Accommodate Truncated Items And Image Presentment; 07/10/1998 (Bates: JPMC-PACES 003566 - JPMC-PACES 003606)	JPMC-PACES 003566.pdf		
	JN	Business Requirements Rules Analysis with Comments from J. Sarraz; 07/20/1998 (Bates: JPMC-PACES 003607 - JPMC-PACES 003622)	JPMC-PACES 003607.pdf		
	JO	ECCHO Operating Rule and Commentary Amendments to Accommodate Electronic Image Draft (Bates: JPMC-PACES 003627 - JPMC-PACES 003700)	JPMC-PACES 003627.pdf		
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	JQ	PACES Functional Specifications 7.5 System Security & Recovery (Bates: JPMC-PACES 003816 - JPMC-PACES 003822)	JPMC-PACES 003816.pdf		
	JR	PACES Project Security Recommendations #16; Warren Lee, et al; Secure Document Systems, Inc. & Fleet Bank; 02/28/1999 (Bates: JPMC-PACES 003854 - JPMC-PACES 003858)	JPMC-PACES 003854.pdf		
	JS	Security Sub-Group Update; Warren Lee; Secure Document Systems, Inc.; 10/21/1998 (Bates: JPMC-PACES 003914 - JPMC-PACES 003933)	JPMC-PACES 003914.pdf		
	JT	PACES Technology Team Task List (Bates: JPMC-PACES 003992 - JPMC-PACES 003993)	JPMC-PACES 003992.pdf		
	JU	FSTC PACES Project Operations Task #8 Image File Format; Lottie Tann; Citigroup; 02/10/1999 (Bates: JPMC-PACES 004041 - JPMC-PACES 004043)	JPMC-PACES 004041.pdf		
	JV	Technology Subcommittee Notes; Wayne Rothstein, et al.; 01/07/1998 (Bates: JPMC-PACES 004117 - JPMC-PACES 004118)	JPMC-PACES 004117.pdf		
	JW	FSTC PACES Technical Architecture; Jeff Harpster, et al.; 01/28/1999 (Bates: JPMC-PACES 004120 - JPMC-PACES 004139)	JPMC-PACES 004120.pdf		
	JX	Technology Subcommittee Notes; Mariano S. Roldan, et al.; 01/14/1998 (Bates: JPMC-PACES 004141 - JPMC-PACES 004142)	JPMC-PACES 004141.pdf		
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	JZ	Business Requirements Rules Analysis (Bates: JPMC-PACES 004285 - JPMC-PACES 004299)	JPMC-PACES 004285.pdf		



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	KA	Business Requirements Rules Analysis (Bates: JPMC-PACES 004307 – JPMC-PACES 004320)	JPMC-PACES 004307.pdf	
	KB	Technology issues that need to be addressed by the Technology Subcommittee (Bates: JPMC-PACES 004326 – JPMC-PACES 004329)	JPMC-PACES 004326.pdf	
	KC	The IBM ImagePlus High Performance Transaction System; William A. Uhrich; Remittance And Document Processing Today; Vol. 14(7); May-June 1992	LTG00000340018.pdf	
	KD	Draft of Financial Services Technology Consortium Interbank Check Imaging Project White Paper; Financial Services Technology Consortium; 06/20/1994	MAC0032906.pdf	
	KE	Check Image Technology in Cash Management Applications; David W. Medeiros; Tower Group; 02/29/1996	MAC0039333C.pdf	
	KF	Check image capture speeds up positive pay reconciliation; Corporate Cashflow; Vol. 16(2); 02/01/1995	MAC0054244.pdf	
	KG	ImagePlus High Performance Transaction System; R.F. Dinan, et al.; IBM Systems Journal; Vol. 29(3);	MAC0054271.pdf	
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	KI	Image Technology Applications in Check Processing; David W. Medeiros; Tower Group; 03/31/1996	MAC0055293.pdf	
	KJ	Introduction to Check and Document Imaging; David W. Medeiros; Tower Group; 10/27/1996	MAC0055393.pdf	

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